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SITE NAME	CHEMICAL RECOVERY
DOC ID #	147502
DOCUMENT VARIATION	<u> X </u> COLOR OR <u> </u> RESOLUTION
PRP	RMD - CHEMICAL RECOVERY
PHASE	ENFORCEMENT
OPERABLE UNITS	
LOCATION	Box # <u> </u> Folder # <u> </u> Subsection <u> </u>
PHASE (AR DOCUMENTS ONLY)	<u> </u> Remedial <u> </u> Removal <u> </u> Deletion Docket <u> </u> <u> </u> Original <u> </u> Update # <u> </u> Volume <u> </u> of <u> </u>
COMMENT(S) FOLDER M-65	

Reeth Insurance Agency
737 Broadway Lorain, Ohio

147502



#853R Third Cut

RIETH INSURANCE AGENCY

Life - General - Bonds

February 3, 1975

737 Broadway

P.O. Box 509

Lorain, Ohio 44052

Phone 244-1963

Obitts Chemical Company

142 Locust Street

Elyria, Ohio

Re: Bond # N4005247D

Liquid Industrial Waste Haulers Bond

State of Michigan Expiration 12/31/74

The above captioned bond expired December 31, 1974. Since we did not hear from you on the renewal we are closing our file and assume you did not need it anymore.

Pauline P. Garcia

RIETH INSURANCE AGENCY

Life - General - Bonds

December 3, 1974

737 Broadway

P.O. Box 509

Lorain, Ohio 44052

Phone 244-1963

Obitts Chemical Company
142 Locust St.
Elyria, Ohio

Re: Bond # 4005247D - Liquid Industrial Waste Haulers Bond
State of Michigan

The above-captioned bond will expire on December 31, 1974. Would you please give us your renewal instructions as soon as possible inasmuch as this bond must be filed with the State of Michigan before December 31, 1974.

Pauline Garcia

Covered by Chem. Rec of Michigan

INVOICE

*Rieth Agency*737 BROADWAY
P. O. BOX 509

Tel. 244-1963

LORAIN, OHIO 44052

- OBITTS CHEMICAL CO.
- 142 Locust Street
- Elyria, Ohio

DATE 1-1-74

DATE OF POLICY	POLICY NUMBER	COMPANY	EXPIRES	COVERAGE	PREMIUM
1-1-74	4005247	Hartford Ins.	12-31-74	\$30,000.	150.00
COVERING: Liquid Industrial Waste Haulers Bond			11-13-73 lms Ren.		
LOCATION					
MORTGAGEE					

*Paid
1-21-74
\$150.00
CR # 10325*PREMIUM DUE AT INCEPTION DATE UNLESS OTHER
ARRANGEMENTS ARE MADE, DIRECTLY WITH THIS OFFICE

RIETH INSURANCE AGENCY

Life - General - Bonds

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

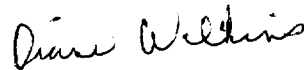
November 7, 1972

Gentlemen:

Enclosed please find your bond renewal (s) for the coming year,
1/1/73 thru 12/31/73.

Please see that the bonds are signed, witnessed, and sent to
the obligee. If you do not need this bond renewed, please return
same to our office. Thank you.

Very truly yours,



Mrs. Diane Wilkins

kp

INVOICE

*Rieth Agency*737 BROADWAY
P. O. BOX 509

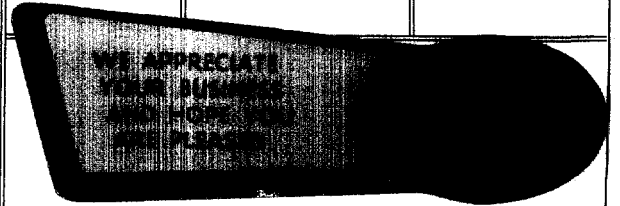
Tel. 244-1963

LORAIN, OHIO 44052

DATE 1/1/73

- Obitts Chemical Company
- 142 Locust Street
- Elyria, Ohio

DATE OF POLICY	POLICY NUMBER	COMPANY	EXPIRES	COVERAGE	PREMIUM
1/1/73	4005247	Hartford Acc. & Indem. Co. <i>pd 12/22/72</i> <i>CR #9232</i>	12/31/73	\$30,000	\$150.00
COVERING: Liquid Industrial Waste Haulers Bond					
LOCATION					
MORTGAGEE					

PREMIUM DUE AT INCEPTION DATE UNLESS OTHER
ARRANGEMENTS ARE MADE, DIRECTLY WITH THIS OFFICE

INVOICE

*Rieth Agency*737 BROADWAY
P. O. BOX 509

Tel. 244-1963

LORAIN, OHIO 44052

- Obitts Chemical Company
- 142 Locust Street
- Elyria, Ohio

DATE 1-1-72

DATE OF POLICY	POLICY NUMBER	COMPANY	EXPIRES	COVERAGE	PREMIUM
1-1-72	4005247	Hartford <i>Pd. 12-13-71</i> <i># 8328</i>	12/31/72	\$30,000.	\$150.00

COVERING: Liquid Industrial Waste Haulers Bond

LOCATION

MORTGAGEE



WE APPRECIATE
YOUR BUSINESS
AND HOPE YOU
ARE PLEASED

PREMIUM DUE AT INCEPTION DATE UNLESS OTHER
ARRANGEMENTS ARE MADE, DIRECTLY WITH THIS OFFICE

TO: Rieth Insurance Agency
P. O. Box 509
Lorain, Ohio 44052

FROM

THE OBITTS CHEMICAL CO.

142 LOCUST STREET
P. O. BOX 375
ELYRIA, OHIO
FA 3-3275

SUBJECT: License bond

DATE: November 19, 1971

FOLD ↑

Dear Miss Schrenkel,

Please proceed with renewal of bond.

Thank you,

Obitts Chemical Company

PLEASE REPLY TO → SIGNED

**Please find attached your invoice for the renewal bond and the
Continuation Certificate Bond.**

L. Schrenkel

Rieth Insurance Agency

DATE 11-22-71

SIGNED

L. Schrenkel

CONTINUATION CERTIFICATE



HARTFORD ACCIDENT AND INDEMNITY COMPANY

HARTFORD, CONNECTICUT

THE HARTFORD ACCIDENT AND INDEMNITY COMPANY (hereinafter called the Company) hereby continues in force its Bond No. 4005247 in the sum of Thirty Thousand and no/100--- Dollars (\$ 30,000.), on behalf of Obitts Chemical Company in favor of State of Michigan for the (extended) term beginning on the 1st day of January 19 72, and ending on the 31st day of January 1972, subject to all the covenants and conditions of said Bond.

This Continuation is executed upon the express condition that the Company's liability under said Bond and this and all continuations thereof shall not be cumulative and shall in no event exceed the sum of Thirty Thousand and No./100----- Dollars (\$ 30,000.).

IN WITNESS WHEREOF, the Company has caused this instrument to be signed by its officers proper for the purpose and its corporate seal to be hereto affixed this 22nd day of November 19 71.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

By W. J. Rieth Jr.
W. J. Rieth Jr.

Attest:

J. Linda L. Lillard

Hartford Accident and Indemnity Company

HARTFORD, CONNECTICUT

POWER OF ATTORNEY

Know all men by these Presents, That the HARTFORD ACCIDENT AND INDEMNITY COMPANY, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, does hereby make, constitute and appoint

GLEND A F. SELLERS, KAY LEE POTTS and PAULINE P. GARCIA
of **LORAIN, OHIO**

its true and lawful Attorney(s)-in-fact, with full power and authority to each of said Attorney(s)-in-fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities, and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed.

in penalties not exceeding the sum of FIFTY THOUSAND DOLLARS (\$50,000.00)
each, _____

and to bind the HARTFORD ACCIDENT AND INDEMNITY COMPANY thereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the HARTFORD ACCIDENT AND INDEMNITY COMPANY and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-fact may do in pursuance hereof.

This power of attorney is granted under and by authority of the following By-Law adopted by the Stockholders of the HARTFORD ACCIDENT AND INDEMNITY COMPANY at a meeting duly called and held on the 10th day of February, 1943.

ARTICLE IV

SECTION 8. The President or any Vice-President, acting with any Secretary or Assistant Secretary, shall have power and authority to appoint, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice-Presidents, Resident Assistant Secretaries and Attorneys-in-fact and at any time to remove any such Resident Vice-President, Resident Assistant Secretary, or Attorney-in-fact, and revoke the power and authority given to him.

SECTION 11. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power of attorney issued to them, to execute and deliver on behalf of the Company and to attach the seal of the Company thereto any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by any such Attorney-in-fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested by one other of such Officers.

This power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Directors of the HARTFORD ACCIDENT AND INDEMNITY COMPANY at a meeting duly called and held on the 13th day of March, 1956.

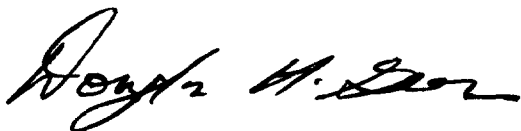
RESOLVED, that, whereas the President or any Vice-President, acting with any Secretary or Assistant Secretary, has the power and authority to appoint by a power of attorney, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice-Presidents, Assistant Secretaries and Attorneys-in-fact;

Now therefore the signatures of such officers and the seal of the Company may be affixed to any such power of attorney or to any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached.

In Witness Whereof, the HARTFORD ACCIDENT AND INDEMNITY COMPANY has caused these presents to be signed by its Vice-President, and its corporate seal to be hereto affixed, duly attested by its Secretary, this 17th day of January, 1968.

Attest:

HARTFORD ACCIDENT AND INDEMNITY COMPANY


Secretary




Vice President

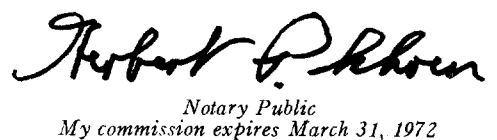
STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

On this 17th day of January, A. D. 1968, before me personally came John F. Beardsley, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Vice-President of the HARTFORD ACCIDENT AND INDEMNITY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.



CERTIFICATE


Notary Public
My commission expires March 31, 1972

I, the undersigned, Assistant Secretary of the HARTFORD ACCIDENT AND INDEMNITY COMPANY, a Connecticut Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore, that Article IV, Sections 8 and 11, of the By-Laws of the Company, and the Resolution of the Board of Directors, set forth in the Power of Attorney, is now in force.

Signed and sealed at the City of Hartford. Dated the 1st day of January 19 72





INVOICE

Rieth Agency

737 BROADWAY
P. O. BOX 509

Tel. 244-1963

LORAIN, OHIO 44052

- Obitts Chemical Company
- 142 Locust Street
- Elyria, Ohio

DATE 1/1/71

DATE OF POLICY	POLICY NUMBER	COMPANY	EXPIRES	COVERAGE	PREMIUM
1/1/71	4005247	Hartford <i>paid 1/6/71 Ch # 7514</i>	12/31/71	\$30,000.	\$150.00

COVERING: Liquid Industrial Waste Haulers
Bond

LOCATION

MORTGAGEE

PREMIUM DUE AT INCEPTION DATE UNLESS OTHER
ARRANGEMENTS ARE MADE, DIRECTLY WITH THIS OFFICE

RIETH INSURANCE AGENCY

Life - General - Bonds

December 31, 1970

P.O. Box 509

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

Obitts Chemical
P.O. Box 375
Elyria, Ohio 44035

Re: Bond N 4005247

Attention: Russell Obitts

Dear Mr. Obitts:

Enclosed please find renewal certificate for your Liquid
Industrial Waste Removal, Transport & Disposal Bond. Please
forward to The State of Michigan.

Rieth Insurance Agency

Pauline P. Garcia

INVOICE

*Rieth Agency*737 BROADWAY
P.O. BOX 509

Tel. 244-1963

LORAIN, OHIO 44052

DATE 2/4/70

- Obitts Chemical Company
- 142 Locust Street
- Elyria, Ohio 44035
-

DATE OF POLICY	POLICY NUMBER	COMPANY	EXPIRES	COVERAGE	PREMIUM
2/4/70	4005247	Hartford <i>paid 2/17/70</i> <i>ck # 6700</i>	2/4/71	\$30,000.	\$130.00 <i>\$150.00</i>

COVERING: Liquid Industrial Waste Haulers

LOCATION

MORTGAGEE

PREMIUM DUE AT INCEPTION DATE UNLESS OTHER
ARRANGEMENTS ARE MADE, DIRECTLY WITH THIS OFFICE

RIETH INSURANCE AGENCY

Life - General - Bonds

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

February 4, 1970

Obitts Chemical Company
142 Locust Street
Elyria, Ohio 44035

Re: Liquid Industrial Waste Haulers Bond
4005247

Enclosed please find the above-captioned bond together with invoice and application. Please have the application signed and return in the enclosed envelope. Thank you.

Very truly yours,
RIETH INSURANCE AGENCY

(Mrs.) Pauline P. Garcia

RIETH INSURANCE AGENCY

Life - General - Bonds

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

November 7, 1972

Obitts Chemical Company
142 Locust Street
Elyria, Ohio

Re: Bond No. N 4005247
State of Michigan
Liquid Industrial Waste Haulers Bond

Gentlemen:

The above-captioned bond will expire on December 31, 1972. Would you please give us your renewal instructions as soon as possible inasmuch as this bond must be filed with the State of Michigan before December 31, 1972.

Thank you very much.

Sincerely,

Diane Wilkins
Diane Wilkins

dw

*11/8/72
called for renewal
today*

RIETH INSURANCE AGENCY

Life - General - Bonds

P.O. Box 509

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

January 3, 1972

Obitts Chemical Company
142 Locust Street
Elyria, Ohio

Subject: Bond 4005247

Dear Sir:

Enclosed please find corrected bond for your liquid industrial waste haulers bond. The first bond was typed incorrectly. The corrected one is attached.

Very truly yours,

L. Schrenkel

CONTINUATION CERTIFICATE



HARTFORD ACCIDENT AND INDEMNITY COMPANY

Hartford Plaza
Hartford, Connecticut 06115

THE HARTFORD ACCIDENT AND INDEMNITY COMPANY (hereinafter called the Company) hereby continues in force its Bond No. 4005247 in the sum of Thirty Thousand and no/100- Dollars (\$ 30,000), on behalf of Obitts Chemical Company in favor of State of Michigan for the (extended) term beginning on the 1st day of January 19 72, and ending on the 31st day of December 1972, subject to all the covenants and conditions of said Bond.

This Continuation is executed upon the express condition that the Company's liability under said Bond and this and all continuations thereof shall not be cumulative and shall in no event exceed the sum of Thirty Thousand and no./100-- Dollars (\$ 30,000.).

IN WITNESS WHEREOF, the Company has caused this instrument to be signed by its officers proper for the purpose and its corporate seal to be hereto affixed this 3rd day of January 19 72.

HARTFORD ACCIDENT AND INDEMNITY COMPANY

By Pauline P. Garcia
Pauline P. Garcia

Attest:

Lois M. Schunkel

TO Rieth Insurance Agency
P. O. Box 509
Lorain, Ohio 44052

FROM

THE OBITTS CHEMICAL CO.
142 LOCUST STREET
P. O. BOX 375
ELYRIA, OHIO
FA 3-3275

SUBJECT: License bond

DATE: November 19, 1971

FOLD ↑

Dear Miss Schrenkel,

Please proceed with renewal of bond.

Thank you,

Obitts Chemical Company

PLEASE REPLY TO → SIGNED

DATE

SIGNED

GRAYARC CO., BROOKLYN 32, N. Y.

DETACH THIS COPY - RETAIN FOR ANSWER. SEND WHITE AND PINK COPIES WITH CARBONS INTACT.

RIETH INSURANCE AGENCY

Life - General - Bonds

P.O. Box 509

737 Broadway

Lorain, Ohio 44052

Phone 244-1963

November 10, 1971

OBITTS CHEMICAL COMPANY

142 Locust Street

Elyria, Ohio

Subject: Bond 4005247 - Obligee - O- Liquid Industrial Waste Haulers Bond

Dear Sir:

Please be advised that the above license bond will expire December 31, 1971

Please give us your instructions as to renewal by return mail or by phone as this bond must be filed with the City by December 31, 1971.

Sincerely

RIETH INSURANCE AGENCY



Leonae Schrenkel

Rieth Insurance Agency

LIFE — GENERAL — BONDS

TELEPHONES
244-1963
244-4161

737 BROADWAY
LORAIN, OHIO
44052

3/12/70

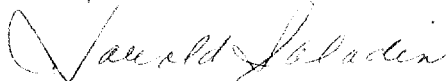
Obitts Chemical Co.
P. O. Box 375
Elyria, Ohio 44035
Att: Russell Obitts

Dear Russ:

We have received the final engineering report on your plant and operations. Although the report was not critical of your operation, Company underwriting has placed all chemical plants on a very restricted basis and they have declined our request to cover your plant.

We had hoped for a more favorable attitude. However I have forwarded copies of the engineering report to other Companies for their consideration. We are sorry for the delay but it seems that all Company Home Offices take their good old time when any risk is involved.

Very truly yours,



Harold Saladin

P. S. Enclosed is your expired contract.

HS/kr

Hartford Accident and Indemnity Company

Hartford, Connecticut

Financial Statement, June 30, 1969

ASSETS

U. S. Government Bonds	\$57,161,686.29
Bonds of other Governments	0
State, County, Municipal and Miscellaneous Bonds	530,748,101.68
Stocks	342,567,509.00
	<hr/>
	\$930,477,296.97

Real Estate	\$9,025,525.18
Cash in Offices and Banks	1,221,174.78
Agents' Balances (Under 90 Days)	114,474,613.99
Interest Accrued	7,768,488.30
Sundry Assets	21,927,060.94

Total Admitted Assets \$1,084,894,160.16

LIABILITIES

Reserve for Claims and Claims Expense	\$560,168,164.28
Reserve for Unearned Premiums	266,085,721.04
Reserve for Taxes	10,988,162.00
Miscellaneous Liabilities	11,108,791.42
	<hr/>
Total Liabilities	\$848,350,838.74

Voluntary Reserve	\$128,000,000.00
Capital Paid In	40,000,000.00
Surplus	68,543,321.42

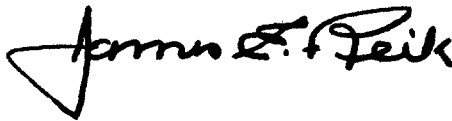
Surplus as regards Policyholders 236,543,321.42

**Total Liabilities, Capital Stock
and Surplus \$1,084,894,160.16**

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

H. V. Williams, President of the Hartford Accident and Indemnity Company, being duly sworn, does hereby certify that the foregoing is a correct statement of the assets and liabilities of the said Company as of June 30, 1969, and in witness whereof said President has hereunto signed and caused the corporate seal to be affixed hereto.

Acknowledged and sworn to before me
this 20th day of August, 1969



Notary Public
My commission expires March 31, 1973




President

Attest:


Vice President and Comptroller

Hartford Accident and Indemnity Company

HARTFORD, CONNECTICUT

POWER OF ATTORNEY

Know all men by these Presents, That the HARTFORD ACCIDENT AND INDEMNITY COMPANY, a corporation duly organized under the laws of the State of Connecticut, and having its principal office in the City of Hartford, County of Hartford, State of Connecticut, does hereby make, constitute and appoint

WILLIAM J. RIETH, JR. and/or HAROLD SALADIN,
of LORAIN, OHIO,

its true and lawful Attorney(s)-in-fact, with full power and authority to each of said Attorney(s)-in-fact, in their separate capacity if more than one is named above, to sign, execute and acknowledge any and all bonds and undertakings and other writings obligatory in the nature thereof on behalf of the company in its business of guaranteeing the fidelity of persons holding places of public or private trust; guaranteeing the performance of contracts other than insurance policies; guaranteeing the performance of insurance contracts where surety bonds are accepted by states and municipalities, and executing or guaranteeing bonds and undertakings required or permitted in all actions or proceedings or by law allowed.

in penalties not exceeding the sum of ONE MILLION DOLLARS (\$1,000,000.00)
each,

and to bind the HARTFORD ACCIDENT AND INDEMNITY COMPANY thereby as fully and to the same extent as if such bonds and undertakings and other writings obligatory in the nature thereof were signed by an Executive Officer of the HARTFORD ACCIDENT AND INDEMNITY COMPANY and sealed and attested by one other of such officers, and hereby ratifies and confirms all that its said Attorney(s)-in-fact may do in pursuance hereof.

This power of attorney is granted under and by authority of the following By-Law adopted by the Stockholders of the HARTFORD ACCIDENT AND INDEMNITY COMPANY at a meeting duly called and held on the 10th day of February, 1943.

ARTICLE IV

SECTION 8. The President or any Vice-President, acting with any Secretary or Assistant Secretary, shall have power and authority to appoint, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice-Presidents, Resident Assistant Secretaries and Attorneys-in-fact and at any time to remove any such Resident Vice-President, Resident Assistant Secretary, or Attorney-in-fact, and revoke the power and authority given to him.

SECTION 11. Attorneys-in-fact shall have power and authority, subject to the terms and limitations of the power of attorney issued to them, to execute and deliver on behalf of the Company and to attach the seal of the Company thereto any and all bonds and undertakings, and other writings obligatory in the nature thereof, and any such instrument executed by any such Attorney-in-fact shall be as binding upon the Company as if signed by an Executive Officer and sealed and attested by one other of such Officers.

This power of attorney is signed and sealed by facsimile under and by the authority of the following Resolution adopted by the Directors of the HARTFORD ACCIDENT AND INDEMNITY COMPANY at a meeting duly called and held on the 13th day of March, 1956.

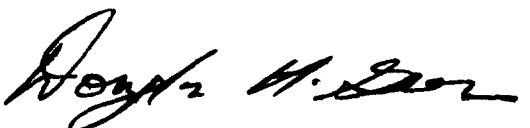
RESOLVED, that, whereas the President or any Vice-President, acting with any Secretary or Assistant Secretary, has the power and authority to appoint by a power of attorney, for purposes only of executing and attesting bonds and undertakings and other writings obligatory in the nature thereof, one or more Resident Vice-Presidents, Assistant Secretaries and Attorneys-in-fact;

Now therefore the signatures of such officers and the seal of the Company may be affixed to any such power of attorney or to any certificate relating thereto by facsimile, and any such power of attorney or certificate bearing such facsimile signatures or facsimile seal shall be valid and binding upon the Company and any such power so executed and certified by facsimile signatures and facsimile seal shall be valid and binding upon the Company in the future with respect to any bond or undertaking to which it is attached.

In Witness Whereof, the HARTFORD ACCIDENT AND INDEMNITY COMPANY has caused these presents to be signed by its Vice-President, and its corporate seal to be hereto affixed, duly attested by its Secretary, this 17th day of January, 1968.

Attest:

HARTFORD ACCIDENT AND INDEMNITY COMPANY


Secretary




Vice President


STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.

On this 17th day of January, A. D. 1968, before me personally came John F. Beardsley, to me known, who being by me duly sworn, did depose and say: that he resides in the County of Hartford, State of Connecticut; that he is the Vice-President of the HARTFORD ACCIDENT AND INDEMNITY COMPANY, the corporation described in and which executed the above instrument; that he knows the seal of the said corporation; that the seal affixed to the said instrument is such corporate seal; that it was so affixed by order of the Board of Directors of said corporation and that he signed his name thereto by like order.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, } ss.



CERTIFICATE


Notary Public
My commission expires March 31, 1972

I, the undersigned, Assistant Secretary of the HARTFORD ACCIDENT AND INDEMNITY COMPANY, a Connecticut Corporation, DO HEREBY CERTIFY that the foregoing and attached POWER OF ATTORNEY remains in full force and has not been revoked; and furthermore, that Article IV, Sections 8 and 11, of the By-Laws of the Company, and the Resolution of the Board of Directors, set forth in the Power of Attorney, is now in force.

Signed and sealed at the City of Hartford. Dated the 4th

day of February, 19 70




Assistant Secretary